

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Zachary J.L. Severns, Sr.,) Case No. 19-70533-JAD
Debtor)
Chapter 13
Related to Docs. #57, 66 and 71

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: Notice of Mortgage Payment Change filed October 20, 2023

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated December 15, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$ 981.00 to \$1,160.00, effective December 2023; and/or the Plan term shall remain at 60 months per Order of Court Confirming Plan as Modified and Setting Deadlines for Certain Actions dated January 28, 2022.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The Notice of Mortgage Payment Change dated October 20, 2023 is resolved per this Order. In addition, except with respect to the increased payment and implementation of the mortgage payment change, the previously entered Order Confirming Plan on Final Basis at Docket No. 66 is incorporated herein.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 26th day of October, 2023

Dated: 10/26/2023



Jeffery A. Deller
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt, Esquire
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
10/26/23 12:23 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Zachary J.L. Severns, Sr.
Debtor

Case No. 19-70533-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Oct 26, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db	+ Zachary J.L. Severns, Sr., 218 Old Orchard Way, Johnstown, PA 15905-3222

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 27 2023 01:03:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 27 2023 00:20:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15114005	+ Email/Text: assignedrisk@ameriserv.com	Oct 27 2023 00:22:00	Ameriserv Financial, 216 Franklin Street, 6th Fl., Ste. 608, PO Box 520, Johnstown, PA 15907-0520
15114006	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 27 2023 00:28:02	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15114007	+ Email/Text: bankruptcy@credencerm.com	Oct 27 2023 00:22:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15145896	Email/Text: G06041@att.com	Oct 27 2023 00:21:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15114008	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 27 2023 00:21:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15137085	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 27 2023 00:21:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15152067	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 27 2023 00:27:58	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15114009	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 27 2023 00:42:28	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15114010	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 27 2023 00:43:55	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15126254	+ Email/Text: RASEBN@raslg.com	Oct 27 2023 00:20:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15114011	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 27 2023 00:21:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15145272	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 27 2023 00:21:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15140046	Email/PDF: cbp@omf.com	Oct 27 2023 00:28:41	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15114012	+ Email/PDF: cbp@omf.com		

District/off: 0315-7

User: auto

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		Oct 27 2023 00:28:31	Onemain, Po Box 1010, Evansville, IN 47706-1010
15141934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2023 00:43:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15114013	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2023 00:28:24	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15137231	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 27 2023 00:21:00	QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
15114014	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 27 2023 00:21:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15115314	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 27 2023 01:03:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15215097	*+	QUICKEN LOANS INC., BANKRUPTCY TEAM,, 635 WOODWARD AVE, DETROIT MI 48226-3408

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans INC. bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Quicken Loans INC. jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth P. Seitz	on behalf of Debtor Zachary J.L. Severns Sr. thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-7

User: auto

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Ronda J. Winnecour

cmecef@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor Quicken Loans INC. pawb@fedphe.com

TOTAL: 9